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(Official Form 1) (12/03)

FORM B1	United States Bankruptcy Court Northern District of Illinois						Voluntary Petition	
Name of Debtor (if individ Godinez, Salvador B	ual, enter Last, First,	Middle):	Na		oint Debto ez, Patrio		t, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): AKA Salvatore B Godinez					All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):				ast four d	gits of So):	mplete EIN or other Tax I.D. No.	
Street Address of Debtor (5176 Granite Street Loves Park, IL 61111	-xx-2376 No. & Street, City, Stat	te & Zip Code):	Stı	5176 (ess of Joi Granite S Park, IL	Street	z Street, City, State & Zip Code):	
County of Residence or of Principal Place of Business					Residence lace of B	e or of the usiness: Winr	nebago	
Mailing Address of Debtor (if different from street address):			M	ailing Ac	dress of	Joint Debtor (if	different from street address):	
Location of Principal Asse (if different from street add								
preceding the date of There is a bankruptcy Type of Deb Individual(s)	this petition or for a large case concerning debte exter (Check all boxes and Rai	onger part of su or's affiliate, ge that apply) ilroad	ach 180 days	s than in er, or par Ch	any other tnership p apter or the	District. pending in this D Section of Banl Petition is File	kruptcy Code Under Which d (Check one box)	
☐ Corporation ☐ Partnership ☐ Other	Co:	ckbroker mmodity Broker earing Bank	r	☐ Chapt☐ Chapt☐ Sec. 3	er 9		apter 11 Chapter 13 upter 12 reign proceeding	
Nature of Debts (Check one box) Consumer/Non-Business ☐ Business Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)				Filing Must certify	attach sig ing that tl	e paid in installment aned application	ents (Applicable to individuals only.) for the court's consideration le to pay fee except in installments.	
Statistical/Administrative ☐ Debtor estimates that ☐ Debtor estimates that, will be no funds avail	funds will be available	e for distribution perty is exclude	ed and admir			paid, there	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Cred	itors 1-15	16-49 50-99	100-199	200-999	1000-over			
Estimated Assets \$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,001 to \$500,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 t \$50 million		000,001 to) million	More than \$100 million		
Estimated Debts \$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,001 to \$500,000 \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million		000,001 to 0 million	More than \$100 million		

Official Form (Cases) 5-72999 Doc 1 Filed 06/14/05		3:17 Desc Main			
Voluntary Petition Document	NRage 12-10fr23	FORM B1, Page 2			
(This page must be completed and filed in every case)	Godinez, Salvador B				
	Godinez, Patricia A				
Prior Bankruptcy Case Filed Within Last 6					
Location	Case Number: 99-35798	Date Filed: 11/19/99			
Where Filed: Northern District, Eastern Division					
Pending Bankruptcy Case Filed by any Spouse, Partner, or	_				
Name of Debtor: - None -	Case Number:	Date Filed:			
District:	Dalatia nakin	T. d			
District:	Relationship:	Judge:			
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	(To be completed if debtor is require				
chapter 7.		hibit B			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Salvador B Godinez	(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have				
Signature of Debtor Salvador B Godinez	explained the relief available under	each such chapter.			
X /s/ Patricia A Godinez	X /s/ WILLIAM L. BALSLEY				
Signature of Joint Debtor Patricia A Godinez	Signature of Attorney for Debtor(s) Date WILLIAM L. BALSLEY				
Telephone Number (If not represented by attorney)	Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?				
Date	Yes, and Exhibit C is attached and made a part of this petition.				
Signature of Attorney V /s/ WILLIAM L. BALSLEY	No				
X /s/ WILLIAM L. BALSLEY Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer			
WILLIAM L. BALSLEY	I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.				
Printed Name of Attorney for Debtor(s)					
Balsley & Dahlberg, LLP					
Firm Name	Printed Name of Bankruptcy Petition Preparer				
5130 North Second Street Loves Park, IL 61111	Social Security Number (Required by 11 U.S.C.§ 110(c).)				
Address	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)			
Address Email: www.balsleylawoffice.com (815) 877-2593 Fax: (815) 877-7965					
Telephone Number	Address				
Date	Names and Social Security num	nbers of all other individuals who			
Signature of Debtor (Corporation/Partnership)	prepared or assisted in preparin	g uns document:			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	76 4				
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the approp	ed this document, attach additional priate official form for each person.			
X	X Signature of Bankruptcy Petitio	n Preparer			
Signature of Authorized Individual					
Printed Name of Authorized Individual	Date				
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11				
Date	U.S.C. § 110; 18 U.S.C. § 156.				

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United States Bankruptcy Court Northern District of Illinois

In re	Salvador B Godinez,		Case No		
	Patricia A Godinez				
-		Debtors	Chapter	13	
			-		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	13,750.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		15,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		7,792.15	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,396.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,175.00
Total Number of Sheets of ALL Schedules 12		12			
	Т	otal Assets	13,750.00		
		'	Total Liabilities	22,792.15	

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In re	Salvador B Godinez,	Case No.
	Patricia A Godinez	

Debtors SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Market Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Secured Claim Interest in Property Joint, or Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page) 0.00

Total >

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In re	Salvador B Godinez,	(Case No.
_	Patricia A Godinez	_•	

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Nation	al City Bank	Н	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. ł	nousehold goods and furnishings	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothir	ng and personal items	J	400.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life ins	surance policy- no cash value	J	0.00
				Sub-Tota (Total of this page)	al > 1,950.00

² continuation sheets attached to the Schedule of Personal Property

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In re	Salvador B Godinez,		Case No.	
	Patricia A Godinez			
-		Debtors		

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Х			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 0.00 (Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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In re	Salvador B Godinez,	Case No.
	Patricia A Godinez	

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		Suzuki Swift Fairmont Mobile Home	J J	3,000.00 8,800.00
24.	Boats, motors, and accessories.	Χ			
25.	Aircraft and accessories.	Χ			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
28.	Inventory.	X			
29.	Animals.	Χ			
30.	Crops - growing or harvested. Give particulars.	Х			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	Χ			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > 11,800.00 (Total of this page)

Total >

13,750.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re	Salvador B Godinez,	Case No.
	Patricia A Godinez	

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	400.00	400.00
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Suzuki Swift	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	1,200.00 1,200.00 600.00	3,000.00
1992 Fairmont Mobile Home	735 ILCS 5/12-901	8,800.00	8,800.00

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Form B6D (12/03)

In re	Salvador B Godinez,	Case No.
	Patricia A Godinez	

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

Check this box if debtor has no creditor			g secured claims to report on this Schedu						
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURREI NATURE OF LIEN, AND DESCRIPTION AND MARKET VA OF PROPERTY SUBJECT TO LIEN	D, LUE	002H-ZGEZH	OZL-QU-DA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 0406490RC			1992 Fairmont mobile home		Т	TE	П		
EVERGREEN FINANCIAL 6547 N. Avondale # 301A Chicago, IL 60631		J	Value © 0.000	00				45,000,00	0.000.00
Account No.	+	H	Value \$ 8,800.0	00	H		Н	15,000.00	6,200.00
	_		Value \$				Н		
Account No.			Value \$						
Account No.							П		
			Value \$						
0 continuation sheets attached			(To	S otal of th	ubt nis p			15,000.00	
	Total (Report on Summary of Schedules) 15,000.00								

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Form B6E (04/04)

In re	Salvador B Godinez,	Case No.
	Patricia A Godinez	

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
 TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
 □ Extensions of credit in an involuntary case
 Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 □ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 \square Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0	continuation	sheets	attached

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Form B6F (12/03)

In re	Salvador B Godinez,		Case No.	
	Patricia A Godinez			
		Debtors	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	F	Hus	sband, Wife, Joint, or Community	Ç	U	P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H V	H W C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q	I S P U T E D	AMOUNT OF CLAIM
Account No. 19937001392				bank charges	Ť	Ť		
BANK ONE Attention: Bankruptcy 201 N. Central Mail Stop AZ1-1191 Phoenix, AZ 85004			J			D		332.92
Account No.		T	1	04 AR 739		T	T	
CAVALRY PORTFOLIO SERVICES c/o Blatt, Hasenmiller, et al 211 Landmark Dr., Suite E5 Normal, IL 61761-6165			J					6,849.23
Account No.		T		BLITT AND GAINES, P.C.	†	t	T	
Representing: CAVALRY PORTFOLIO SERVICES				318 W. Adams Street, Suite 1600 Chicago, IL 60606				
Account No. 8370482658		t	\dashv	utilities	t	t	t	
NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507			J					610.00
continuation sheets attached		-		(Total of	Sub this			7,792.15
				(Report on Summary of S		Tot dul		7,792.15

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In re	Salvador B Godinez,	Case No.
	Patricia A Godinez	

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

⁰ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Salvador B Godinez,		Case No.	
	Patricia A Godinez			
_		Debtors		
		CCHEDIII E II CODERTORS		

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

continuation sheets attached to Schedule of Codebtors

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Salvador B Godinez			

	Salvador B Godinez	
In re	Patricia A Godinez	Case No.
	Debtor(s	<u> </u>

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint position is filed upless the spouses are soppreted and a joint position is not filed.

or not a joint petition is filed, unless	s the spouses are separated and a joint petition is not filed				
Debtor's Marital Status:	DEPENDENTS OF DEBT	OR AND SPO	DUSE		
	RELATIONSHIP	AGE			
Marriad					
Married					
EMPLOYMENT	DEBTOR	•	SPOUSE		
Occupation					
Name of Employer no	ot employed	not employe	d		
How long employed					
Address of Employer					
INCOME: (Estimate of average m	nonthly income)		DEBTOR	(SPOUSE
	ry, and commissions (pro rate if not paid monthly)	\$	0.00	\$	0.00
Estimated monthly overtime	ry, and commissions (pro rate it not paid monthly)	\$ 	0.00	\$ 	0.00
				Ψ	
SUBTOTAL		\$	0.00	\$	0.00
LESS PAYROLL DEDUCTION	ONS				
a. Payroll taxes and social sec		\$	0.00	\$	0.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify)		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$	0.00	\$	0.00
TOTAL NET MONTHLY TAKE	HOME PAY	\$	0.00	\$	0.00
Regular income from operation of	business or profession or farm (attach detailed statement) \$	0.00	\$	0.00
Income from real property	I was a second of the second o	\$ 	0.00	\$	0.00
Interest and dividends		\$	0.00	\$	0.00
Alimony, maintenance or support J	payments payable to the debtor for the debtor's use or tha	t of	_		
dependents listed above		\$	0.00	\$	0.00
Social security or other governmen					
(Specify) Social Security d	isability benefits	\$	773.00	\$	623.00
		\$	0.00	\$	0.00
Pension or retirement income		\$	0.00	\$	0.00
Other monthly income					
(Specify)		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
TOTAL MONTHLY INCOME		\$	773.00	\$	623.00
TOTAL COMBINED MONTHLY	VINCOME \$ 1.396.00	(Repor	t also on Summ	nary of S	Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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	Salvador B Godinez			
In re	Patricia A Godinez		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's faweekly, quarterly, semi-annually, or annually to show monthly rate.	amily. Pro rate any p	payments made b
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp expenditures labeled "Spouse."	lete a separate sched	lule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	339.00
Are real estate taxes included? Yes No _X_		
Is property insurance included? Yes No _X		
Utilities: Electricity and heating fuel	\$	125.00
Water and sewer	\$	35.00
Telephone	\$	65.00
Other cable	\$	41.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	300.00
Clothing	\$	50.00
Laundry and dry cleaning	\$	25.00
Medical and dental expenses	\$	25.00
Transportation (not including car payments)	\$	50.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		0.00
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	80.00
Other	<u> </u>	0.00
Taxes (not deducted from wages or included in home mortgage payments)	¢	0.00
(Specify)		0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	¢	0.00
Auto	\$	0.00
Other		0.00
Other		
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement) Other personal care items	\$	0.00
Other Other	\$	20.00 0.00
Other		0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,175.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, m regular interval.	onthly, annually, or	at some other
A. Total projected monthly income	\$	1,396.00
B. Total projected monthly expenses	\$ 	1,175.00
C. Excess income (A minus B)	\$ 	221.00
D. Total amount to be paid into plan each Monthly	\$	220.00
(interval)		

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United States Bankruptcy Court Northern District of Illinois

	Salvador B Godinez			
In re	Patricia A Godinez		Case No.	
		Debtor(s)	Chapter	13
			-	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.		
Date _		Signature	/s/ Salvador B Godinez Salvador B Godinez Debtor
Date _	_	Signature	/s/ Patricia A Godinez Patricia A Godinez Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

	Salvador B Godinez			
In re	Patricia A Godinez		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$0.00	SOURCE (if more than one) Husband - 2005
\$0.00	2004
\$0.00	2003
\$0.00	Wife - 2005
\$0.00	2004
\$0.00	2003

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,396.00 Receiving social security disability payments

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Cavalry Portfolio Services

NATURE OF PROCEEDING suit to collect a debt

COURT OR AGENCY AND LOCATION Winnebago County Circuit Court judgment entered

STATUS OR DISPOSITION

v. Godinez 04 AR 739

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF CUSTODIAN

NAME AND LOCATION

OF COURT

DATE OF

DESCRIPTION AND VALUE OF

CASE TITLE & NUMBER ORDER **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF

RELATIONSHIP TO

DESCRIPTION AND

VALUE OF GIFT

PERSON OR ORGANIZATION

DEBTOR, IF ANY

DATE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION BANK ONE Attention: Bankruptcy 201 N. Central Mail Stop AZ1-1191 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE checking

AMOUNT AND DATE OF SALE OR CLOSING May, 2005

no balance

4

12. Safe deposit boxes

None

Phoenix, AZ 85004

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

ENVIRONMENTAL NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

BEGINNING AND ENDING TAXPAYER I.D. NO. (EIN) **ADDRESS** NATURE OF BUSINESS DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date	Signature	/s/ Salvador B Godinez			
		Salvador B Godinez			
		Debtor			
Date	Signature	/s/ Patricia A Godinez			
		Patricia A Godinez			
		Joint Debtor			
Penalty for making a false stateme	ent: Fine of up to \$500,000 or imprisor	nment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571			

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	Salvador B Godinez			
In re	Patricia A Godinez		Case No.	
		Debtor(s)	Chapter	13

	Deticit	спари	
	DISCLOSURE OF COMPENSATION OF	FATTORNEY FOR	DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certicompensation paid to me within one year before the filing of the petition in be rendered on behalf of the debtor(s) in contemplation of or in connection	n bankruptcy, or agreed to be	paid to me, for services rendered or to
	For legal services, I have agreed to accept	\$	850.00
	Prior to the filing of this statement I have received	\$	0.00
	Balance Due	\$	850.00
2.	\$_30.00 of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
4.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
5.	■ I have not agreed to share the above-disclosed compensation with any of	other person unless they are n	nembers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person copy of the agreement, together with a list of the names of the people share the above-disclosed compensation with a person copy of the agreement, together with a list of the names of the people share the above-disclosed compensation with a person copy of the agreement, together with a list of the names of the people shared the above-disclosed compensation with a person copy of the agreement, together with a list of the names of the people shared the agreement of the people shared the people shared the agreement of the people shared the people s		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmatic agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.		
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any oth adversary proceeding.		
	CERTIFICATI	ON	
thi	I certify that the foregoing is a complete statement of any agreement or ar is bankruptcy proceeding.	rangement for payment to me	e for representation of the debtor(s) in
Da	ated: /s/ WIL	LIAM L. BALSLEY	
		M L. BALSLEY	
		& Dahlberg, LLP	
		orth Second Street Park, IL 61111	
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